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The Standard Extends Tailored Group Voluntary Disability Insurance to Florida

Your Choice offers flexibility on long- and short-term disability features

PORTLAND, Ore.--(<u>BUSINESS WIRE</u>)--<u>Standard Insurance Company</u> ("The Standard") today announced that its Your Choice Group Voluntary Long Term Disability Insurance is now available in Florida. Your Choice offers a customized approach to purchasing group disability insurance to best suit the income protection needs of the employee.

"Everyone gets the coverage they want, and the company's bottom line sees little impact. It truly is a one-size-fits-all kind of plan."

"Employers see the real value in <u>Your Choice</u> because they only need one plan to serve all their employees," said Luce Giroux, second vice president of product management for The Standard. "Everyone gets the coverage they want, and the company's bottom line sees little impact. It truly is a one-size-fits-all kind of plan."

Your Choice coverage is available for employers with 10 or more insured employees. It allows employees to select the features that best match their personal income protection needs, including: three available maximum benefit periods, six available accident/sickness benefit waiting periods and monthly benefit amounts that can be selected in \$100 increments. Your Choice also offers a confidential Employee Assistance Program and WorkLife Services provided and administered by Horizon Health to offer support, guidance and resources to help employees and their household members resolve personal issues.

"The risk of any kind of disability is greater than many people realize, so having protection in place is critical," said Giroux. "Your Choice gives Floridians peace of mind, knowing they'll be taken care of in the event of the unexpected."

Although new to Florida, The Standard has offered Your Choice since 2009, and it is currently available in 43 states.

About The Standard

The Standard is a leading provider of financial products and services. The company served approximately 7.5 million customers nationwide as of March 31, 2011, with group and

individual disability insurance, group life, AD&D, dental and vision insurance, retirement plans products and services, individual annuities and investment advice. For more information about The Standard, visit www.standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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¹ Provided for employers with 10 to 2,499 employees. EAP services are provided through an arrangement with Horizon Behavioral Services, LLC, which is not affiliated with The Standard. EAP is not an insurance product.